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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/520,996

02/14/2005

Gerard J Barry

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20306

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06/09/2009

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EXAMINER

ANDERSON, JOHN A

ART UNIT

PAPER NUMBER

3696

MAIL DATE

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06/09/2009

PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 10/520,996	<b>Applicant(s)</b> BARRY ET AL.	
	<b>Examiner</b> JOHN A. ANDERSON	<b>Art Unit</b> 3696	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 16 March 2009.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-24 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-24 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)          | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)          | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____  | 6) <input type="checkbox"/> Other: _____                          |

**DETAILED ACTION**

***Response to Amendment***

1. In the amendment filed June 11, 2008, the following has occurred: Claims 1 and 12 have been amended. Claims 1-24 are pending.

***Claim Rejections - 35 USC § 102***

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:  
A person shall be entitled to a patent unless –  
(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.
3. Claims 1-24 are rejected under 35 U.S.C. 102(b) as being anticipated by Weiss. A, (PGPub. No.: US 2002/0174031 A1).
4. As regards claims 1 and 12, Weiss discloses a method for effecting the performance of a payment card transaction for a first transaction amount in a first currency, between a first merchant and a first payment card holder, the method comprising the steps of:

- a) creating a first payment card transaction record between the first merchant and a second cardholder for the first transaction amount, [0049]
  - b) Creating a second payment card transaction record between a second merchant and the first cardholder, wherein the second transaction record identifies a second transaction amount in a second currency which equates to the first transaction amount converted into the second currency, [0067]
  - c) submitting the first transaction record and the second transaction record for processing as payment card transactions. [0069]
5. As regards claims 2 and 13, Weiss discloses a method for effecting the performance of a payment card transaction according to claim 1, wherein the step of submitting the first transaction record and the second transaction record for processing comprises the step of submitting the first transaction record for processing as an unconverted payment transaction. [0055]
6. As regards claims 3 and 14, Weiss discloses a method for effecting the performance of a payment card transaction according to claim 1, wherein the step of submitting the first transaction record and the second transaction record

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for processing comprises the step of submitting the second transaction record for processing as a converted payment transaction. [0055]

7. As regards claims 4 and 15, Weiss discloses a method for effecting the performance of a payment card transaction according to claim 1, further comprising the steps of creating a third payment card transaction record between the second cardholder and the second merchant for an amount in the first currency, which is the negative equivalent of the first amount and submitting the third transaction for payment processing. [0016]
8. As regards claims 5 and 16, Weiss discloses a method for effecting the performance of a payment card transaction according to claim 4, wherein the third transaction is submitted as an unconverted payment card transaction. [0016]
9. As regards claims 6 and 17, Weiss discloses a method for effecting the performance of a payment card transaction according to claim 4, further comprising the initial step of determining whether a transaction is a dynamic currency convertible transaction prior to performing the steps of creating the one or more transaction records.[0014]
10. As regards claim 7, Weiss discloses a method for effecting the performance of a

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payment card transaction according to claim 4, further comprising the step of posting the first and/or second and/or third transactions to the host computer system associated with an acquiring and/or multi-currency bank. [0068]

11. As regards claim 8, Weiss discloses a method according to claim 4, further comprising the step of creating a merchant additional revenue card transaction record between the second or a related cardholder and the first merchant, wherein the merchant additional revenue card transaction record identifies a transaction amount which equates to additional revenue to be settled to the first merchant in respect of performing at least one transaction using dynamic currency conversion. [0015]
12. As regards claims 9, 20 and 21, Weiss discloses a method according to claim 1, further comprising the step of creating a merchant additional revenue card transaction record between a cardholder account of the first merchant and the second merchant or an associated merchant thereof, the transaction record representing a refund which equates to additional revenue to be settled to the first merchant in respect of performing at least one transaction using dynamic currency conversion [0077]
13. As regards claims 10, 22 and 23, Weiss discloses a method according to claim 1,

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further comprising the step of creating a MBPMCSP card transaction record between the second or a related cardholder and a merchant associated with the MBPMCSP, wherein the MBPMCSP transaction record identifies a transaction amount equating to the fees payable to the MBPMCSP for processing at least one dynamic currency transaction. [0077]

14. As regards claim 11, Weiss discloses a method according to claim 1, further comprising the step of creating a MBPMCSP card transaction record between a cardholder account of the MBPMCSP and the second (or an associated) merchant thereof, the transaction record representing a refund which equates to the fees payable to the MBPMCSP for processing at least one dynamic currency transaction. [0004]
15. As regards claim 18, Weiss discloses a system adapted to effect the performance of a payment card transaction according to claim 12, wherein the system comprises a payment card terminal. [0014]
16. As regards claim 19, Weiss discloses a system adapted to effect the performance of a payment card transaction according to claim 12, wherein the system comprises an intermediate or other host computer system adapted to receive payment transaction records from a payment card terminal or other

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device and route them for processing as either converted or unconverted transactions. [0019]

17. As regards claim 24, Weiss discloses a computer program having code embodied therein which when implemented on a computer effects the methods of claims 1. [0014]

### ***Response to Arguments***

18. Applicant's arguments filed 03/16/2009 have been fully considered but they are not persuasive. The examiner has carefully studied the arguments of the applicant and found no substantial difference in the inventions. There is one transaction, a merchant and a currency conversion determined or established by an acquirer i.e. bank or financial institution. The conversion is instant and the reconciliation is documented.

The application states that the means for creating the first payment card transaction record and the means for creating the second payment card transaction may be implemented as software routines. The host may be an acquirer's host, a multi-currency bank's host, an intermediate host or any other host. Moreover an acquirer and/or a multi-currency bank may be one and the same person or entirely separate, i.e. in the acquirer and multi-currency (and/or



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its/their host) may be one entity, two independent entities within the same bank or two separate banks.

Weiss states in some embodiments, the present invention provides a system and method that include a multi-currency payment platform which uses software to interface a point-of-sale terminal with a voucher receiving module and a database system so as to enable the point-of-sale terminal to download current exchange rates for particular currencies. Thus, when a cardholder wishes to know the value of the transaction in a particular currency, the point-of-sale terminal will be able to provide the cardholder with the exact amount that will be charged in that currency at the time of receipt of the cardholder's statement for the card. The software gives the point-of-sale terminal the capability to recalculate the transaction amount from the currency in which the merchant has priced the transaction (usually the local currency) into the currency of the cardholder's choice, and allows a choice to be made as to the currency in which the transaction will be processed. [0019]

It should be care to the applicant that his application is not novel and is anticipated by Weiss.

***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JOHN A. ANDERSON whose telephone number is (571)270-3327. The examiner can normally be reached on Monday through Friday 8:00 to 5:00 Pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Tom Dixon can be reached on 571-272-6803. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/John A Anderson/

Examiner, Art Unit 3696

John A Anderson

Examiner

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/J. A. A./

Examiner, Art Unit 3696

/Daniel S Felten/

Primary Examiner, Art Unit 3696